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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/693,437	10/20/2000	Kerry Mok	426882001800	8707

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EXAMINER	
BACKER, FIRMIN	
ART UNIT	**PAPER NUMBER**
3621	

DATE MAILED: 10/25/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/693,437	MOK ET AL.	
	Examiner	Art Unit	
	FIRMN BACKER	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *28 July 2005*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-62* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-62* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

2. Claims -62 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stewart (US PG Pub. 2001/0049634A1) in view of Peterson et al (U.S. Patent No. 5,909,873).

3. As per claims 1, 16 and 31, Stewart teaches a method facilitated by a computer network (*steel electronic commerce system, fig 1*) to accomplish a trusted transaction between a business entity (*seller*) and a networked consumer (*buyer)*, (*see abstract, fig 1, 2*) comprising providing an administrative server (*interactive online steel marketplace*) having a communications channel for electronically communicating (*communication network*) with the business entity and having a communications channel for electronically communicating with a networked entity and the networked consumer (*see paragraphs 0020*) providing a business registration system (*registered seller member*) in the administrative server wherein the business entity can be authenticated and a unique identifier is assigned to the business entity whereby the business entity is designated a registered business entity (*see paragraphs 0024*) allowing the registered business entity to selectively access the administrative server to submit details of products (*sheet metal information*) and/or services provided by the registered business entity (*seller*) and to view selections made by the networked consumer wherein the administrative server will store the

details of products and/or services provided by the registered business entity (*see paragraphs 0026, 027*) providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity (*see paragraph 0029*) and providing a networked consumer registration system in the administrative server whereby a networked consumer who has authorized access to a registered networked entity's system can be designated a registered consumer and assigned a unique registered consumer identifier IRCIDI, and whereby a registered consumer with a valid RCD will be allowed access to data provided by a registered business entity and to make selections on the data, the selections being stored in the administrative server (*see paragraph 0026, 0027, 0040-0083*). Furthermore Stewart teaches a method of allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered business entity and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity (*see paragraph 0026, 027, 0038*). Stewart et al fail to teach an inventive concept of facilitating transaction between an insurance business and an insurance customer. However, Peterson et al teach concept of facilitating transaction between an insurance business and an insurance customer (*see column 10 line 7-53*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the inventive concept of Stewart et al's to include Peterson's concept of facilitating transaction between an insurance business and an insurance customer because this would provide a central data storage element, for processing customer transaction information to provide updated insurance information pertaining to a particular insurance product.

4. As per claims 2, 3, 17, 18, 32, 33, Stewart teaches a method wherein the registered consumer has authorized access to the registered networked entity's system through the registered networked entity's infra-network system or through an internet system (*see abstract, figs 1-2*).

5. As per claims 4, 19, 34, Stewart teaches a method further comprising the act of providing an on-line payment system where a registered consumer/networked can make payments to a business entity for goods and/or services selected by the registered consumer (*see paragraph 0038*).

6. As per claims 5, 20, 35, Stewart teaches a method wherein the communications channels employ a secure socket layer protocol (*see paragraph 0020*).

7. As per claims 6, 12, 2 1, 27, 36, 42, Stewart teaches a method wherein the identifiers comprise an e-mail address and a password *(see paragraph 0073*).

8. As per claims 7-9, 13r15, 22-24, 28-30, 37-39, 43-45, Stewart teaches a method wherein a process for designating a business entity as a registered business/consumer/networked entity, comprising the acts of receiving registration information from the business/consumer/networked entity including an email address of a contact person for the business/consumer/networked entity; authenticating the business entity; assigning a password to the business, consumer

networked entity; and electronically sending the password to the received e-mail address (*see paragraph 0026, 0027, 0040-0083, 0107*).

9. As per claims 10, 25, 40, Stewart teaches a method wherein the authentication is accomplished by exchanging digital certificates (*is it inherent*).

10. As per claims 11, 26, 41, Stewart teaches a method further comprising the act of authenticating the registered networked entity prior to designate the networked consumer as a registered consumer (*see paragraphs 0020*).

11. As per claims 46, Stewart teaches a system under the control of a business entity facilitating a trusted transaction with a networked consumer, the system comprising a business entity server *(see abstract, fig 1, 2)* an electronic communicating mechanism for providing the business entity server access to a server-to-server electronic communication channel *(see paragraphs 0020)*, an authenticating system coupled to the business entity server for facilitating an authentication process of the business entity when the networked entity server is accessing the electronic communication channel (*see paragraphs 0024*) and a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the business entity, and for receiving a business entity identifier, wherein outputting the business entity identifier allows details of products and/or services to be outputted to the electronic communication channel and further allows selections of products and/or services made by the networked consumer to be received from the electronic

communication channel (*see paragraphs 0026, 027*). Stewart et al fail to teach an inventive concept of facilitating transaction between an insurance business and an insurance customer. However, Peterson et al teach concept of facilitating transaction between an insurance business and an insurance customer (*see column 10 line 7-53*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the inventive concept of Stewart et al's to include Peterson's concept of facilitating transaction between an insurance business and an insurance customer because this would provide a central data storage element, for processing customer transaction information to provide updated insurance information pertaining to a particular insurance product.

12. As per claims 47, 51, Stewart teaches a system wherein the authenticating system employs a digital certificate authenticating protocol (*see paragraph 0029*).

13. As per claims 48, 52, Stewart teaches a system wherein the electronic communication mechanism employs the secure socket layer protocol (*see abstract, fig 1, 2*).

14. As per claims 49, 53, Stewart teaches a system wherein the business entity identifier is an e-mail address of a contact person for the business entity and a password (*see paragraphs 0107*).

15. As per claims 50, Stewart teaches a system wherein the networked consumer has authorized access to an infra-network system of a networked entity (*see paragraphs 0024*).

16. As per claims 54, Stewart teaches a system under the control of a networked entity facilitating a trusted transaction between a business entity and a networked consumer, the system comprising: a networked entity server *(see abstract, fig 1, 2)* a system for facilitating an electronic connection of the networked entity server to a PC via a network system (*see paragraphs 0020)*, a communication mechanism for providing networked entity server access to a server-to-server electronic communication channel (*see paragraphs 0024)*, an authenticating system coupled to the networked entity server for facilitating an authentication process of the networked entity when the networked entity server is accessing the electronic communication channel çsee paragraphs 0026, 027) a mechanism for outputting networked entity registration information and for receiving a networked entity identifier, wherein the outputting of the networked entity registration information initiates the authentication process', and a mechanism for allocating the PC to access the electronic communication channel to output networked consumer registration information wherein the outputting of the networked consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered consumer identifier wherein an outputting of the registered consumer identifier allows the PC to receive details of products and/or services and to make selections on the products and/or services (*see paragraph 0026, 0027, 0040-0083*). Stewart et al fail to teach an inventive concept of facilitating transaction between an insurance business and an insurance customer. However, Peterson et al teach concept of facilitating transaction between an insurance business and an insurance customer (*see column 10 line 7-53*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the

inventive concept of Stewart et al's to include Peterson's concept of facilitating transaction between an insurance business and an insurance customer because this would provide a central data storage element, for processing customer transaction information to provide updated insurance information pertaining to a particular insurance product.

17. As per claims 55, 56, 59, 60, Stewart teaches a system wherein the network/internet system is an intranetwork system a local area network system/ a wide area network (*see paragraphs 0020*).

18. As per claims 57, Stewart teaches a system wherein the authenticating system employs the digital certificate authenticating protocol (*see paragraphs 0026, 027*).

19. As per claims 58, Stewart teaches a system wherein the communicating mechanism employs the secure socket layer protocol (*see paragraph 0026, 0027, 0040-0083*).

20. As per claims 61, Stewart teaches a system wherein an authorized access requires submission of a proper login ID and password (*see paragraphs 0107)*

21. As per claims 62, Stewart teaches a system wherein the identifiers comprise an e-mail address and password (*see paragraph 0026, 0027, 0040-0083, 0107*).

Response to Arguments

22. Applicant's arguments filed July 28th, 2005 have been fully considered but they are not persuasive.

a. Applicant argue that the prior arts (*Stewart and Peterson et al*) taken alone or in combination fail to teach the disclose invention. Applicant's argued in essence the networked entity and plurality of individual networked insurance consumers as claimed is not taught by either Stewart or Peterson et al. Examiner respectfully disagrees with Applicant characterization of the prior art. Examiner seems to be confused as to what Applicant means be "networked entity" or as the matter of fact "networked insurance consumer." Moreover, a closer reviewed of the specification does not revealed any discussion of "networked insurance consumer." Applicant's disclosure clearly teaches the concept of "networked consumer" which is defined as any entity (*consumer, customer, user, purchaser etc.)* connected a transaction network. Beside Stewart teach an invention that is exemplified *by a networked community market system providing real-time transactions between a plurality of identified community members over a communications network.* The system comprises a controller for communicating with each of the plurality of identified community members over the communications network and contains a database of information articles. Means are provided for identifying each of the community members according to predetermined profile selection criteria, the community members including at least seller members and buyer members. The communications network preferably comprises the internet, or "world wide web" and the controller preferably comprises one or more servers for a marketplace website. The

identification means further includes means for the individual community members to establish a personalized user profile. Peterson et al teach a system for registering insurance transactions and communicating the insurance transactions to a home office computer, preferably on a nightly basis. The system includes a plurality of communications interfaces and portable *computers assigned to respective insurance agents*, each of the portable computers including a display screen, data storage element for holding insurance information pertaining to a plurality of insurance customers, a computer processor, and a manual input unit. Each of the portable computers is programmed to receive queries from its respective insurance agent and, in response to the queries, to display agent-selected portions of the insurance information. Each of the portable computers is further programmed to receive agent transaction information from its respective insurance agent and to register the agent transaction information for subsequent transmission to the home office computer. It is obvious that the combination of Stewart and Peterson teach all the limitation claimed by the Applicant. Therefore the rejection is sustained.

Conclusion

23. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

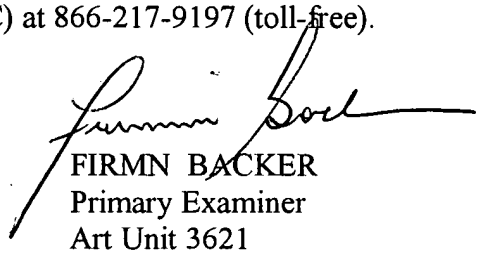
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after

the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to FIRMN BACKER whose telephone number is 571-272-6703. The examiner can normally be reached on Monday - Thursday 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



FIRMN BACKER
Primary Examiner
Art Unit 3621

October 21, 2005